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4.   (Amended)   The [automated] transaction network of claim 1 further comprising a processor [for converting] <u>adapted to convert</u> the first user input into the first formatted message, and [converting] <u>convert</u> the second user input into the second formatted message.

5.   (Amended)   The [automated] transaction network of claim 4 wherein the processor is [housed in] <u>included within</u> the [automated] transaction terminal.

6.   (Amended)   The [automated] transaction network of claim 4 wherein the processor comprises a host computer remote from said [automated] transaction terminal.

/ 7 7.   (Amended) The [automated] transaction network of claim 1 wherein said [automated] transaction terminal further comprises a product multimedia dispenser [for dispensing] <u>adapted to dispense</u> a multimedia product in response to the first user input.

/ 8 8.   (Amended) The [automated] transaction network of claim 1 wherein said [automated] transaction terminal further comprises a card dispenser [for dispensing] <u>adapted to dispense</u> a card in response to the first user input.

9.   (Amended) The [automated] transaction network of claim 1 wherein said [automated] transaction terminal further comprises a multimedia printer [for generating] <u>adapted to generate</u> printed media in response to the first user input.

10.   (Amended) The [automated] transaction network of claim 1 wherein said [automated] transaction terminal further comprises a sensor [for extracting] <u>adapted to extract</u> identification information in response to one of said first and second user inputs.

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11.   (Amended) The [automated] transaction network of claim 10 wherein one of said first and second formatted messages comprises the identification information in response to the respective user input.

12.   (Amended) The [automated] transaction network of claim 10 wherein said sensor comprises a magnetic ink character recognition reader.

13.   (Amended) The [automated] transaction network of claim 10 wherein said sensor comprises a validator.

14.   (Amended) The [automated] transaction network of claim 10 wherein said sensor comprises a biometric system.

15.   (Amended) The [automated] transaction network of claim 10 wherein said sensor comprises a signature pad.

16.   (Amended) The [automated] transaction network of claim 10 wherein said sensor comprises an optical character recognition scanner.

22 17.   (Amended) An [automated] transaction network, comprising:
        a first service provider responsive to a message having a first format;
        a second service provider responsive to a message having a second format different from said first format; and
        [an automated] a transaction terminal [for communicating] adapted to communicate with both the first service provider with the first formatted message and the second service provider with the second formatted message in response to a first user input.

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33. 18. (Amended) The [automated] transaction network of claim 17 wherein said first service provider [is] <u>comprises</u> a banking network, said second service provider [is] <u>comprises</u> a non-banking network.

34. 19. (Amended) The [automated] transaction network of claim 17 further comprising a third service provider responsive to a message having a third format different from said first and second formats, and wherein said [automated] transaction terminal communicates with the third service provider using the third formatted message in response to a second user input.

35. 20. (Amended) The [automated] transaction network of claim 19 wherein said third service provider [is] <u>comprises</u> a banking network, and said [automated] transaction terminal is [capable of dispensing] <u>adapted to dispense</u> money in response to the second user input.

36. 21. (Amended) The [automated] transaction network of claim 17 further comprising a processor [for converting] <u>adapted to convert</u> the first user input into the first formatted message, and [converting] <u>convert</u> the second user input into the second formatted message.

37. 22. (Amended) The [automated] transaction network of claim 21 wherein the processor is [housed in] <u>included within</u> the [automated] transaction terminal.

38. 23. (Amended) The [automated] transaction network of claim 21 wherein the processor comprises a host computer remote from said [automated] transaction terminal.

24. (Amended) The [automated] transaction network of claim 17 wherein said [automated] transaction terminal further comprises a product multimedia dispenser [for dispensing] adapted to dispense a multimedia product in response to the first user input.

25. (Amended) The [automated] transaction of claim 17 wherein said [automated] transaction terminal further comprises a card dispenser [for dispensing] adapted to dispense a card in response to the first user input.

26. (Amended) The [automated] transaction network of claim 17 wherein said [automated] transaction terminal further comprises a multimedia printer [for generating] adapted to generate printed media in response to the first user input.

27. (Amended) The [automated] transaction network of claim 17 wherein said [automated] transaction terminal further comprises a sensor [for extracting] adapted to extract identification information in response to one of said first and second user inputs.

28. (Amended) The [automated] transaction network of claim 27 wherein said one of said first and second formatted messages comprises the identification information in response to the respective user input.

29. (Amended) The [automated] transaction network of claim 27 wherein said sensor comprises a magnetic ink character recognition reader.

30. (Amended) The [automated] transaction network of claim 27 wherein said sensor comprises a validator.

31. (Amended) The [automated] transaction network of claim 27 wherein said sensor comprises a biometric system.

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32.   (Amended) The [automated] transaction network of claim 27 wherein said sensor comprises a signature pad.

33.   (Amended) The [automated] transaction network of claim 27 wherein said sensor comprises an optical character recognition scanner.

39 34.   (Amended) [An automated] A transaction terminal, comprising:

a [keypad] data entry device for selecting between [a first, second and third request] plural requests, said [keypad having an] data entry device providing respective outputs responsive to [the selected] each of the plural requests;

[a sensor for extracting identification information in response to the selected request;]

a processor for formatting a message in response to the [keypad] output, said formatted message comprising the selected message; and at least one of:

a product multimedia dispenser for dispensing a multimedia product [when the first request is selected] corresponding to a first one of the plural requests;

a card dispenser for dispensing a card [when the second request is selected] corresponding to a second one of the plural requests; and

a multimedia printer for generating printed media [when the third request is selected] corresponding to a third one of the plural requests.

40 35.   (Amended) The [automated] transaction [network] terminal of claim 34, further comprising a sensor for extracting identification information in response to the selected request, wherein said sensor [comprises a sensor] is selected from the group consisting of a magnetic ink character recognition reader, a validator, a biometric system, a signature pad, and an optical character recognition scanner.

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36. (Amended) A method for performing a transaction with one of a plurality of service providers from a single [automated] transaction terminal, each of the service providers being responsive to a message having a format different than the other service providers, said method comprising the steps of:

inputting a request into the [automated] transaction terminal from a user;

selecting, at the [automated] transaction terminal, a first service offered by one of the service providers in response to the request;

converting the request into a message having the format for said selected one of the [selected] service providers; and

transmitting the formatted message to said selected one of the [selected] service providers.

37. (Amended) The method of claim 36 further comprising the steps of:

inputting a second request into the [automated] transaction terminal from the user;

selecting, at the [automated] transaction terminal, a second service offered by a second one of the service providers in response to the second request;

converting the second request into a second message having the format for said second one of the selected service providers;

transmitting the second formatted message to said second one of the selected service providers;

receiving, at said second one of the selected service providers, the second formatted message;

retrieving the second request from the second formatted message;

generating a return message responsive to the second request;

transmitting the return message to the [automated] transaction terminal; and dispensing money from the [automated] transaction terminal in response to the return message.

38.   (Amended) The method of claim 36 <u>wherein said converting step</u> further comprising the steps of:

receiving, at [said one of the selected service providers] <u>a host computer</u>, <u>the request from said transaction terminal and generating</u> the formatted message[;]

[retrieving the request from the formatted message;

generating a return message responsive to the request; and

transmitting the return message to the automated transaction terminal].

39.   (Amended) The method of claim [38] <u>36</u> further comprising the step of dispensing, at the [automated] transaction terminal, a multimedia product in response to the [return] <u>formatted</u> message.

40.   (Amended) The method of claim [38] <u>36</u> further comprising the step of dispensing, at the [automated] transaction terminal, a card in response to the [return] <u>formatted</u> message.

41.   (Amended) The method of claim [38] <u>36</u> further comprising the step of generating, at the [automated] transaction terminal, printed media in response to the [return] <u>formatted</u> message.

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42.   (Amended) The method of claim [38] 36 further comprising the steps of:

generating a second request, automatically at the [automated] transaction terminal, based on [the] a return message from said selected one of the service providers;

selecting automatically at the [automated] transaction terminal, a second one of the service providers based on the returned message;

converting the request into a second message having the format for said second selected one of the [selected] service providers; and

transmitting the second formatted message to said second selected one of the [selected] service providers.

43.   (Amended) The method of claim 42 further comprising the steps of:

receiving, at [said second one of the selected service providers] at a host computer, the second request and generating the second formatted message[;]

[retrieving the second request from the second formatted message;

generating a second return message responsive to the second request; and

transmitting the second return message to the automated transaction terminal].

44.   (Amended) The method of claim 36 further comprising the step of sensing, at the [automated] transaction terminal, the identity of the user inputting the request, and wherein the converting step further comprises attaching the identification information to the message, and converting the request with the identification information attached thereto into the message having the format for said selected one of the [selected] service providers.

45.   (Amended) The method of claim 44 further comprising the steps of:

receiving the request at a host computer [, at said one of the selected service providers, the formatted message];

retrieving [the request and] the identification information [from the formatted message];

verifying the identify of the user based on the identification information;

generating a return message responsive to the request; and

transmitting the return message to the [automated] transaction terminal.

46.   (Amended) The method of claim 36 further comprising the steps of:

selecting, at the [automated] transaction terminal, a second service offered by another one of the service providers in response to [the] a second request;

converting the second request into a second message having the format for said second one of the selected service providers; and

transmitting the second formatted message to said second one of the selected service providers.

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47.   (Amended) The method of claim 46 further comprising the steps of:

receiving, at [said one of the selected service providers] at a host computer, the request and generating the formatted message;

receiving, at said [second one of the selected service providers] host computer, the second request and generating the second formatted message;

[retrieving, at said one of the service providers, the request from the formatted message;]

[retrieving, at said second one of the service providers, the request from the formatted message;]

[generating, at] receiving from said one of the selected service providers, a return message responsive to the request, and

[generating, at] receiving from said second one of the selected service providers, a second return message responsive to the second request [;]

[transmitting the return message from said one of the selected service providers to the automated transaction terminal; and

transmitting the second return message from said second one of the selected service providers to the automated transaction terminal].

41/ 48. (Amended) A method for performing a transaction with one of a plurality of service providers from <u>single</u> [automated] transaction terminal, each of the service providers being responsive to a message having a format different than the other service providers, said method comprising the steps of:

inputting a request into the [automated] transaction terminal from a user;

sensing, at the [automated] transaction terminal, identification information;

confirming the identification information;

selecting, at the [automated] transaction terminal, <u>a service offered by</u> one of the service providers in response to the request if said identification information is confirmed;

converting the request into a message having the format for said one of the selected service providers if said identification information is confirmed; and

transmitting the formatted message to said one of the selected service providers if said identification information is confirmed.

7 49. (Amended) The [automated] transaction network of claim 6 <u>wherein said processor</u> further comprising a workflow processor that processes and controls said first and second messages from said [automated] transaction terminal [asynchronously] <u>asynchronously</u>.

8 50. (Amended) The [automated] transaction network of claim [50] 49 wherein the workflow processor [does] <u>processes and controls said first and second messages in at least one of a</u> multi-threading and multi-state processing <u>manner</u>.

/ 9 51. (Amended) The [automated] transaction network of claim [6] <u>1</u> wherein <u>at least one of</u> the <u>first and second</u> formatted message<u>s</u> [of a selected service provider] includes user identification information.

52. (Amended) The [automated] transaction network of claim 51 wherein the user identification information is based upon user input at said [automated] transaction terminal.

53. (Amended) The [automated] transaction network of claim 52 wherein the user input [is] further comprises biometric information.

Please add the following new claims:

--54. A transaction network, comprising:

at least one transaction terminal having a user interface responsive to user inputs to initiate and conduct transactions with at least one destination computer; and

a host computer connected to said at least one transaction terminal through a communication network, said host computer being further connected to said at least one destination computer over separate communication networks using communication protocols unique to each said destination computer, said host computer thereby providing two-way communication between said at least one transaction terminal and said at least one destination computer in executing said transactions.--

--55. The transaction network of claim 54, wherein said at least one destination computer further comprises a banking network.--

--56. The transaction network of claim 54, wherein said at least one destination computer further comprises a non-banking network.--

--57. The transaction network of claim 56, wherein said non-banking network further comprises at least one of a credit card processing network, an airline reservation network, an e-mail messaging network, an event ticketing network, a lottery ticket network, a bill payment network, an advertising services network, a money transfer network, and a multimedia data network.--

--58. The transaction network of claim 54, wherein said transactions each further comprise plural transaction components that are executed asynchronously by said host computer.--

--59. A method for performing transactions with at least one of a plurality of destination computers from a transaction terminal through a host computer, each of the destination computers communicating with said transaction terminal via said host computer, said method comprising the steps of:

receiving at least one transaction request from a user through said transaction terminal;

providing a transaction request message to said host reflecting said at least one transaction request;

parsing said transaction request message into plural transaction components corresponding to respective ones of said plurality of destination computers;

identifying dependencies between said plural transaction components; and

communicating with said plurality of destination computers in an order defined at least in part by said dependencies.--

--60. The method of Claim 59, wherein said communicating step further comprises communicating with said plurality of destination computers using a communication protocol unique to each corresponding destination computer.--

--61. The method of Claim 59, wherein said communicating step further comprises communicating with at least two of said plurality of destination computers simultaneously.--

--62. The method of Claim 59, wherein said communicating step further comprises communicating with at least two of said plurality of destination comptuers asynchronously.--

--63. The method of Claim 59, further comprising the steps of sensing identification information of said user and confirming the identification information.--

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